

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

In re:

MARY KATHERINE RHODES,

Case No.:

Debtor.

/



Chapter 13 Plan

Amended Chapter 13 Plan

COMES NOW, the Debtor(s) and files this Chapter 13 Plan. The projected disposable income of the Debtor(s) is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor(s) shall pay the following sums to the Chapter 13 Standing Trustee:

PLAN PAYMENTS

<u>Payment Number by Months</u>	<u>Amount of Monthly Plan Payment</u>
1 – 60 (December, 2011 – November, 2016)	\$5,700.00

The Debtor(s) shall pay by money order, cashier's check or wage deduction, to Laurie K. Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor(s) name and case number must be indicated clearly thereon and received by the due dates for payments established by court order.

PAYMENT OF CLAIMS THROUGH THE PLAN

**Attorney Fees**

<u>Attorney Name</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
----------------------	---------------------	-----------------------	------------------------------

N/A

**Priority Claims**

The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
-------------------------	---------------------	-----------------------	------------------------------

N/A

**Secured Claims**

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
Chase	\$190,508.00 (Modify)	\$1,293.73	1 - 60
Specialized Loan Services	\$133,282.00 (Modify)	\$431.00	1 - 60
Bank of America	\$402,674.00 (Cramdown/Balloons after 24 months)		
Nationstar	\$167,079.00 (Cramdown/Balloons after 24 months)		
Nationstar	\$268,551.00 (Cramdown/Balloons after 24 months)		
Horizon/Seterus	\$90,000.00 (Outside)		

**Secured Arrearage**

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
N/A			

**Secured Gap Payments**

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
N/A			

**Property to be Surrendered:**

Creditor Name: N/A      Property Address: N/A

**Valuation of Security:**

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Month Numbers</u>
Bank of America	\$198,000.00	\$1,724.79	1 - 24 (Balloons at 25)
Nationstar	\$95,000.00	\$827.55	1 - 24 (Balloons at 25)
Nationstar	\$95,000.00	\$827.55	1 - 24 (Balloons at 25)

(motion to value must be filed consistent with plan treatment)

**Executory Contracts:**

**The following Executory Contracts are assumed:**

<u>Name of Creditor:</u>	<u>Description of Collateral:</u>	<u>Month Numbers:</u>
--------------------------	-----------------------------------	-----------------------

N/A

**The following Executory Contracts are rejected:**

**Name of Creditor:**

**Description of Collateral:**

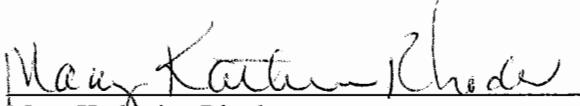
N/A

Unsecured Creditors: whose claims are allowed shall receive a pro rata share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. Approximate percentage: 26 %.

Property of the Estate vests in the Debtor(s) upon confirmation of the plan, OR upon completion of all plan payments and the discharge of Debtor(s).

**CERTIFICATE OF SERVICE**

WE HEREBY CERTIFY that a true and correct copy of the Chapter 13 Plan of Debtor(s) was furnished by United States Mail, First Class, Postage Prepaid, to: All creditors and interested parties on the attached Court's Matrix this 5 day of December, 2011.

  
Mary Katherine Rhodes

Respectfully submitted,

/s/ A. Clifton Black

A. Clifton Black, Esquire  
cblack@cliftonblack.com  
Florida Bar No. 145837  
104 South Clyde Avenue  
Kissimmee, Florida 34741  
Tel: 407.932.1115  
Fax: 407.932-1097

Attorney for Debtor

**RHODES CHAPTER 13 PLAN CALCS**

#	DATE	5-YR PLAN PAYMENT AMOUNT	CH13 TEE 10%	Chase 3216 Raven (Modify) \$190,508.00 Pay 31%	SpecLoan 3216 Raven (Modify) \$133,282.00	BOA 4413 Park Lk (Cramdown) \$402,674.00 Val \$198,000	Nationstar 3601 Corrine (Cramdown) \$167,079 Val \$95,000	Nationstar 4417 Park Lk (Cramdown) \$268,551 Val \$95,000	Horizon Denning 117 (Outside) \$90,000	Unsec
1	Dec-11	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
2	Jan-12	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
3	Feb-12	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
4	Mar-12	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
5	Apr-12	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
6	May-12	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
7	Jun-12	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
8	Jul-12	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
9	Aug-12	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
10	Sep-12	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
11	Oct-12	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
12	Nov-12	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
13	Dec-12	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
14	Jan-13	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
15	Feb-13	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
16	Mar-13	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
17	Apr-13	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
18	May-13	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
19	Jun-13	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
20	Jul-13	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
21	Aug-13	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
22	Sep-13	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
23	Oct-13	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
24	Nov-13	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00	\$ 1,724.79	\$ 827.55	\$ 827.55		\$ 25.38
25	Dec-13	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
26	Jan-14	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
27	Feb-14	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
28	Mar-14	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
29	Apr-14	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
30	May-14	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
31	Jun-14	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
32	Jul-14	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
33	Aug-14	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
34	Sep-14	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
35	Oct-14	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
36	Nov-14	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
37	Dec-14	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
38	Jan-15	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
39	Feb-15	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
40	Mar-15	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
41	Apr-15	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
42	May-15	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
43	Jun-15	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
44	Jul-15	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
45	Aug-15	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
46	Sep-15	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
47	Oct-15	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
48	Nov-15	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
49	Dec-15	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
50	Jan-16	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
51	Feb-16	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
52	Mar-16	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
53	Apr-16	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
54	May-16	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
55	Jun-16	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
56	Jul-16	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
57	Aug-16	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
58	Sep-16	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
59	Oct-16	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27
60	Nov-16	\$ 5,700.00	\$ 570.00	\$ 1,293.73	\$ 431.00					\$ 3,405.27

\$ 342,000.00 \$ 34,200.00 \$ 71,155.15 \$ 25,860.00 \$ 41,394.96 \$ 19,861.20 \$ 19,861.20 \$ - \$ 123,198.84